

# NC DISTRICT REVIEW

January 2008

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Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

**MOST ACTIVE LENDERS FY 2008  
OCTOBER 1, 2007 THROUGH DECEMBER 31, 2007**

**LENDERS**

	<b>Loans</b>		<b>\$ Amount Millions</b>
	<b>7(a)</b>	<b>504 Total</b>	
<b>Large and National Banks</b>			
1. BB&T	41	45	\$14.3
2. Bank of America	34	36	\$3.4
3. Capital One Bank	22	22	\$0.9
4. PNC Bank	11	12	\$4.3
5. Banco Popular	10	10	\$3.5
<b>Community Express Lenders</b>			
1. Superior Financial Group, LLC	84	84	\$0.7
2. Innovative Bank	20	20	\$0.4
3. Self-Help Credit Union	11	11	\$0.6
<b>Community Banks</b>			
1. Surrey Bank & Trust Company	13	13	\$1.2
2. Mountain 1st Bank & Trust	2	2	\$1.8
2. Cabarrus Bank & Trust	2	2	\$0.2
<b>Small Business Lending Companies</b>			
1. Superior Financial Group, LLC	84	84	\$0.7
2. Business Loan Center, LLC	8	9	\$0.8
<b>Certified Development Companies</b>			
1. Self-Help Ventures Fund	21	21	\$11.6
2. Avista Business Development	7	7	\$5.3
2. Centralina Dev. Corp.	4	4	\$2.9
2. Wilmington Industrial Dev.	4	4	\$1.2

## 2008 AMERICA EAST SBA LENDERS' CONFERENCE

The North Carolina Bankers Association presents the:

**America East SBA Lenders' Conference**

**April 27-29, 2008**

**Myrtle Beach Marriott Resort at Grand Dunes**

**Myrtle Beach, SC**

[www.myrtlebeachmarriottresort.com](http://www.myrtlebeachmarriottresort.com)

Don't miss it! Conference agenda has program updates including the new streamlined Ten Tab System of guaranty purchase review and a golf outing!

To make reservations contact the hotel directly. Be sure to tell them you're attending the America East Lenders Conference. Room Rate \$182.00 per night.

Questions about the conference? Contact Blair Wicker at [blair@ncbankers.org](mailto:blair@ncbankers.org).



*2008 Small Business  
Week*

*April 21-25, 2008*



## 2008 SCHEDULE OF 1502 REPORT & PAYMENT DUE DATES

SBA Form 1086 states that payments are due on the third calendar day of the month, or the next business day if the third is not a business day.

The SBA allows a grace period of two business days after the due date. SBA Form 1086 describes the components of the Late Penalty. Lenders are billed for Late Penalties at the end of each month. Late Penalties are due to Colson with the Lender's next monthly remittance.

Payments received after the final due date will be subject to the Late Penalty. Questions concerning specific Late Penalties that have been charged to lenders should be directed to Larry Packer of Colson Services on 718-242-6657 or e-mail at [packerl@colsonservices.com](mailto:packerl@colsonservices.com).

### 2008 Final Due Dates

<b>JANUARY</b>	<b>7</b>	<b>JULY</b>	<b>8</b>
<b>FEBRUARY</b>	<b>6</b>	<b>AUGUST</b>	<b>6</b>
<b>MARCH</b>	<b>5</b>	<b>SEPTEMBER</b>	<b>5</b>
<b>APRIL</b>	<b>7</b>	<b>OCTOBER</b>	<b>7</b>
<b>MAY</b>	<b>7</b>	<b>NOVEMBER</b>	<b>5</b>
<b>JUNE</b>	<b>5</b>	<b>DECEMBER</b>	<b>5</b>

<u>Lender</u>	<u>7(a)</u>	<u>Gross \$</u>	<u>504 Participation</u>	<u>504 Participation \$</u>
Superior Financial Group	84	\$ 707,500		
BB&T	41	\$ 11,346,400	4	\$ 2,943,500
Bank of America	34	\$ 1,282,400	2	\$ 2,111,570
Self-Help Credit Union	23	\$ 1,507,000		
Innovative Bank	20	\$ 425,000		
Surrey Bank & Trust	13	\$ 1,234,000		
Capital One Bank	22	\$ 910,000		
PNC Bank	11	\$ 3,947,800	1	\$ 349,000
Banco Popular	10	\$ 3,537,600		
CIT	11	\$ 6,720,500	3	\$ 7,291,250
Bank of Granite	8	\$ 742,210	1	\$ 1,837,438
Business Loan Center, LLC	8	\$ 347,000	1	\$ 412,558
Capital Bank	7	\$ 867,060	1	\$ 375,578
Comerica	7	\$ 5,228,000		
SunTrust Bank	6	\$ 495,500	2	\$ 1,110,000
Wachovia	5	\$ 2,290,000	1	\$ 1,462,000
RBC Centura	4	\$ 854,000	1	\$ 1,087,500
Unity Bank	4	\$ 3,421,400		
Wilshire State Bank	4	\$ 1,170,000		
Borrego Springs Bank	2	\$ 50,000		
Cabarrus Bank & Trust	2	\$ 165,000		
Commerce Bank	2	\$ 350,000		
Community West Bank	2	\$ 869,000		
Mountain 1st Bank & Trust	2	\$ 1,800,000		
Small Business Loan Source	2	\$ 895,000		
The Huntington National Bank	2	\$ 679,000		
Aquesta Bank	1	\$ 210,000		
Asheville Savings Bank	1	\$ 61,000	2	\$ 1,024,100
Bank of Stanly	1	\$ 135,000		
Bank of the Commonwealth	1	\$ 70,000		
Business Lenders, LLC	1	\$ 900,000		
Carolina Premier Bank	1	\$ 200,000		
Coastal FCU	1	\$ 90,000		
Community Bank of Rowan	1	\$ 972,900		
Compass Bank	1	\$ 882,000		
Crescent State Bank	1	\$ 200,000		
Excel National Bank	1	\$ 1,445,000		

First Bank	1	\$	200,000		\$	423,427
First Charter Bank	1	\$	182,800			
First Citizens Bank & Trust	1	\$	315,000	6	\$	2,396,411
First Federal S&L of Charleston	1	\$	270,000			
First Trust Bank	1	\$	100,000			
Haven Trust Bank	1	\$	900,000			
High Trust Bank	1	\$	72,000			
NCB, FSB	1	\$	550,000			
OMNI National	1	\$	560,000			
Resource Bank	1	\$	100,000			
Southern Bank & Trust	1	\$	25,000			
Telesis Community CU	1	\$	87,000			
The Buckhead Community Bank	1	\$	1,360,000			
The East Carolina Bank	1	\$	164,000			
The Fidelity Bank, Fuquay Varina,	1	\$	15,000			
Truient FCU	1	\$	520,000			
Vantage South Bank	1	\$	135,000			
Wells Fargo	1	\$	35,000			
Yadkin Valley Bank	1	\$	50,000	1	\$	3,862,300
Zions	1	\$	50,000	2	\$	1,152,600

**Total 7(a) 367 \$ 62,698,070**

American Community Bank	1	\$	181,000			
BLX	1	\$	975,000			
Cape Fear Bank	1	\$	485,000			
Fidelity Bank - Norcross, GA	1	\$	363,500			
Gateway Bank & Trust	1	\$	507,662			
Home Savings Bank	1	\$	2,282,250			
HomeTrust Bank	1	\$	1,351,581			
Lehman Brothers Bank	1	\$	417,500			
Macon Bank	1	\$	382,000			
Mid Carolina Bank	1	\$	127,500			
Navy FCU	1	\$	130,000			
South Carolina Bank & Trust	2	\$	1,963,500			
The Heritage Bank	1	\$	285,000			
Waccamaw Bank	1	\$	160,000			

**504 CDCs**

Self-Help Ventures Fund	21	\$ 11,572,000
Avista Business Development	7	\$ 5,325,000
Centralina Dev. Corp.	4	\$ 2,871,000
Wilmington Industrial Dev.	4	\$ 1,237,000
BEFCOR	3	\$ 1,680,000
Neuse River Dev. Corp.	2	\$ 907,000
Northwest Piedmont Dev.	1	\$ 1,217,000
Provident Business Financial Services	1	\$ 298,000
Region D Dev.	1	\$ 123,000
<b>Total 504</b>	<b>44</b>	<b>\$ 25,230,000</b>
<b>Total 7(a) and 504</b>	<b>411</b>	<b>\$ 87,928,070</b>